THE TIMES-DISPATCH

PRICE 2 CENTS.

READ THE WANT ADS

64th YEAR **ALLIES PREPARE**

TO BLOCK FURTHER **GERMAN EFFORTS**

Kaiser's Forces Expected to Continue Attempts to Reach French Coast.

ARMIES SHELL EACH OTHER AT LONG RANGE

After Four Weeks of Disastrous Struggle, There Is Lull at Present.

DIXMUDE PROVES DEATH TRAP

Fighting Continues in East, but Apparently Without Decisive Result.

Fighting in Treaches Knee-Deep in Water

SOLDIERS fighting in trenches knee-deep in water and swept by driving rains, is the story which still comes out of West Flanders,

That serious encounters have taken place along the Yeer Canal is indicated in the French official announcement that the Germans have been driven back to the right bank, and that the left bank, a small section of which the Germans had held for several days, has been completely evacuated.

To the south of Ypres, the ailies general staff, with beavy losses to

On the other hand, Berlin claims a slight progress on the right wing, the capture of several hundred French and British in a preliminary encounter, and the taking of a strong French point to the forest of Arroppe

Another proof of the severity of the fighting in that section where the British forces are intreuched in given in casualty lists just pub-lished at London, showing the loss of fifty-six Hritish officers killed, 1,908 wounded, and forty-seven missing.

The German Emperor, whose movements of late have been somewhat clusive, appeared on Friday at Kojmar, forty miles southwest of Strassburg, according to a dispatch from Basel, Switzerland.

Petrograd continues to report auccesses is East Prussia and also in the region of Solday and Neiden-burg, where the Russians, however, are meeting with desperate resist-

In Poland the Austrians are ex-tablishing defensive positions, while on the Galician front the Russians

Austrian troops invading Servia have met strong resistance at Valjevo, but along the River Save

ire making progress. British cruisers, thought to be the suffolk, Berwick and Lancaster, are lying off Colon, with the possible intention of passing through the Panama Canal to join the Japanese quadrou off the west coast of South

LONDON, November 15 (8:45 P. M.). -After four weeks of most disastrous fighting, there is a full in the battle in Flanders.

Little relief, however, has come for the men in the trenches, as the artillery and rifle fire has been replaced by a severe November storm.

In some parts of England, the storm has become a blizzard; on the sea, a heavy gale rages; and the battlefields are getting their full share of

wind and rain.

For the most part the opposing armies have been content to shell each other at long range, but the Germans have made several attacks around Ypres, which, according to the French general staff, have been repulsed with

heavy losses. It is not believed that the German intention of giving up their to reach the French coast,

and the allies are making claborate preparations to block any further ad-vance in force. Extensive defense works have been crected along the Yser Canal, and the

French armies are holding that line from the Belgian border, south to the River Olse, and pushing forward ap-proach works which place them in a better position for either defense or

IMPEDES GERMAN PROGRESS

The Germans report they have taken a few hundred British and French prisoners, but that the unfa-vorable weather has impeded their Concerning Dixmude. public must rely on unofficial reports.
It is said the Germans are finding the destroyed village t death trap. They have been unable to debouch from it in the daytime, as all the approaches are commanded by the allies' guns, and night attacks have met with

The fact is apparent that neither side has made any significant advance, both being so well intrenched that neither artillery nor infantry can

move them.
The Germans are turning Belgium a fortress, which means that if do not succeed in advancing, they intend to be prepared to winter there, they whole coast of Ostend to the Dutch border has been placed in a state of defense, and civilians are rigorously excluded from that area. Fighting continues in East Prussia

and other regions in the East between (Continued on Second Page.)

NUMBER 19,901.

PRESIDENT WILL ATTEND

Promises to Open Annual Meeting of Red Cross.

ing expenses in connection with Red Cross work out of her own funds.

MRS. GOULD WRITES BOOK

Maiden Name of Katherine Clemmons.

NEGROES MAKE PROTEST

Appeal Against Pronounced Tendency to Draw Color Line,

WASHINGTON, November 15.—Members of the delegation which went to the White Rouse last week with a pro-

test against race segregation in gov-

ernment departments laid their case before a mass-meeting of negroes here to-day. The meeting adopted a formal protest to the American people against

the pronounced tendency in American

law and public opinion to draw the

"We make this appeal at this time," said the statement, "because it has been ascertained by us from the high-

est authority in the nation that it is the policy of the Federal government to draw the color line, to make what the newspapers of the country denomi-nate and denounce as 'Jim Crow gov-

ENDS VISIT TO NEW YORK

President Attends Church and Is Guest at Dodge Home for Dinner. NEW YORK, November 15.-Presi

dent Wilson closed his week-end visit to New York at 5 o'clock this after-noon, and started for Washington, where he was to arrive at 11 o'clock to-night. The President attended the

Fifth Avenue Presbyterian Church this morning and this afternoon drove ten miles in a rainstorm to the home of Cleveland II. Dodge, at Riverdale, where he took dinner. With him were Colonel

he took dinner. With him were Colone and Mrs. E. M. House, Dr. C. T. Gray-son and Miss Margaret Wilson.

Few persons recognized the President during the day. EXPLOSION FATAL TO FOUR

Three Children of Man Whose Store Is Dynamited Almost Dead.

RICHMOND, VA., MONDAY, NOVEMBER 16, 1914.—TWELVE PAGES

ROMANCE OF DELHI DURBAR
Meeting at Great Indian Pageant Ends
in Engagement. [Special to The Times-Dispatch.]
CHICAGO, November 15.—A romance of the Delhi Durbar in 1911 has come to light with the announcement of the engagement of Miss Ruth Gregory, of Highland Park, a member of the North Shore society colony, to Arthus Sweetser, war correspondent, of New York, made this week.

It was in the English pavilion at Delhi during the review of the great Indian pageant that the young couple first met. Miss Gregory was touring the world with her father, Robert B. Gregory, and Mr. Sweetser then was on a mission for a New York newspaper association. A year later they met again in New York and saw each other frequently. CAUSED BY DEATH OF LORD ROBERTS

at All Churches and in Training Camps.

END OF AGED WARRIOR IS EXTREMELY SUDDEN

Had Completed Program on Continent and Was About to Return Home When He Expired.

war Mr. Sweetser was ordered to the front as a correspondent, and spent several weeks with the allied armies. Recently he returned to New York when their troth was pledged.

Mr. Sweetser contemplated a visit to Chicago this month, but this has been postponed, owing to the probability that he soon will return to the scene of the European hostilities.

No date has been fixed for the wedding.

Services at St. Paul's, Under Consideration.

Red Cross.

WASHINGTON, D. C., November 15.—
President Wilson has accepted an invitation to address the annual meeting of the American Red Cross Society in Washington, December 9. He notified the Red Cross headquarters, Seventeenth and H Streets, last evening, that, acting as president of the organization, he will open the meeting when it convenes here.

Miss Mabel T. Boardman, chairman of the European war relief committee of the American Red Cross, left Washington last week, responding to urgent invitations to speak for Red Cross relief efforts in several Massachusetts about to return home when his death

LONDON, November 15 (8:35 P. M.).

—The death of Field Marshal Earl Roberts, which occurred last evening at the headquarters of the British forces in France, was extremely sudden. He was in his usual good health when he left England on Wednesday with his daughter, Lady Alleen Roberts, and his son-in-law, Major Lewin. The party had a rough trip across the channel, but the aged general felt no ill effects. He went through with his program on the Continent, and was about to return home when his death interpretation of the action of the Ministerial Union to say that it had ap
LONDON, November 15 (8:35 P. M.).

—The death of Field Marshal Earl Roberts which occurred last evening at the headquarters of the British forces in France, was extremely suddent wherever a segregated district existed the wherever a segregated distr invitations to speak for Red Cross relief efforts in several Massachusetts cities. Miss Boardman has been receiving many similar invitations for the last three months, but has been compelled to decline most of them. As there were a number of cities close together in Massachusetts making the request, she decided to devote all this week to a campaign through New England, particularly the Old Bay State. Miss Boardman pays all of her traveling expenses in connection with Red

creased, however, medical men were called, and they pronounced his condition critical. They relieved the general of his pain and he fell asleep. His death occurred during sleep. death occurred during sleep. TOUCHING REFERENCES

DYESTUFFS FROM GERMANY

Stewart,

The question of a public funeral, with services at St. Paul's, is under consideration, but it is understood Lady. Roberts desires a private service.

Stockyards and packing houses, after a thorough disinfecting during nine from a Ch days of quarantine for foot and mouth disease, were declared to-night to be fication, by dublous of during and the control of the con rld of any danger of spreading the discase, and ready for reopening to-mortow morning. Railroads were notified that the quarantine had been raised, effective at midnight, and cattle, sheep and hogs would be received for slaugh-ter, subject to these regulations: No animal may be shipped from quarantined areas.

All animals shipped to Chicago must has be slaughtered within thirty-six hours.

LATROBE, PA... November 15.—Four persons were killed and six injured, two seriously, when the general store of Noah Kanaza, at Superior, near here, was blown up by dynamite to-day.

The store and five dwellings were burned, entailing a loss of \$25,000. Men who had threatened Kanaza, who is wealthy, are believed responsible.

The dead are the three children of Kanaza, burned to death in their beds, by that date, however, probably will

The dead are the three children of Kanaza, burned to death in their beds, by that date however, probably will and Andrew Organ, hit by a flying require special rules, rigidly limiting timber. No arrests have been made.

MACLACHLAN SAYS THERE IS NO GRAFT IN POLICE FORCE

Touching References Made Minister Pays High Tribute to Chief Werner From Pulpit.

> ANSWERS ADDRESS OF DR. HOWARD A. KELLY

> Action of Ministerial Union as to Segregation Has Been Misinterpreted.

KING AND QUEEN ARE SHOCKED ENTIRELY OPPOSED TO SYSTEM

Question of Public Funeral, With Does Not Favor Suddenly Closing Up Restricted Area by Sensational Campaign.

about to return home when his death occurred.

Earl Roberts had motored to the British bases and camps, reviewed the Indian troops, and conferred with the leading officers. At dinner time on Friday evening he complained of a slight chill. As he was subject to trifling chest troubles, he followed his usual course. As his temperature increased, however, medical men were

REFORM MEASURE

In this connection, it may be stated that the policy of segregation was adopted as a reform measure during TO DEATH OF GREAT WARRION the incumbency of Carlton McCarthy

Maiden Name of Katherlus Clemmons.

[Special to The Times-Dispatch.]

NEW YORK, November 15.—Mrs.
Howard Gould is the latest wealthy woman to join the ranks of "Women who do things." The John Lane Company has announced publication of a book she has written, under her maiden name of Katherlus Clemmons. It is entitled "The Crystal Rood," and is an american Indian story.

Rushing Water, supposed to be the son of Pontiac, but really stolen in babyhood from white parents, is the hero. At he is ready ito become a warrior of the tribe, his blood revolts, and the cruelties his foster parents and brothers display in the massacres the companion of his romance. Its and Valerie, a French girl, becomes the companion of his romance. It is findly established by a crystal cross, presented years before to one of his ancestors by Pope Alexander III.

DYESTUFFS FROM GERMANY

TO DEATH OF GREAT WARRIOR as daptive definition of a public funeral, and optical warrior in the great warrior that great warrior has created profound grief through as Mayor, and was continued through the incumbency of Carlton McCarthy as Mayor, and was continued through the spend of the life of as the great warrior has created profound grief through as Mayor, and was continued through the mayoralty of D. C. Richardson, now judge of the lites and churches and in the soldiers' training camps touching the incumbency of Carlton McCarthy as Mayor, and was continued through the mayoralty of D. C. Richardson, now judge of the lites and churches and in the soldiers' training camps touching the incumbency of D. C. Richardson, now judge of the lites and churches and in the soldiers' training camps touching the clear was continued through the mayoralty of D. C. Richardson, now judge of the lites and churches and churches and in the soldiers' training camps touching the colours of D. C. Richardson, now judge of the lites and churches and churches and churches and la churches and in the soldiers' training camps touching the mayoralty of D. C. Richardson, now judge of the

Maclachlan spoke, in part, as Problem Grows Out of Recent An-

"I have been moved to speak to you on this subject because of certain dis-cussions which have taken place in the daily newspapers and which have,

Animals must be shipped in disin-fected cars and loaded from disinfected is the relation of the Police Depart-Animals must be shipped in disinfeeted cars and loaded from disinfected
pens.

The cars must be sealed and no stops
made for food or water in infected

In mind to discuss with you to-night
is the relation of the Police Depart
is th As everybody knows, and even to some every city of the size of Richmond must necessarily be large and even to some extent clastic. No workable system could be devised which did not permit the individual member of the force in certain circumstances to exercise his certain circumstances to exercise his rivate judgment as to the making of private judgment as to the making of the damage occasioned by the damage occasioned by the All animals snipped to the devised which up to be slaughtered within thirty-six hours. No live animals will be allowed to leave here.

BIG EMERGENCY ISSUE

BIG EMERGENCY ISSUE

Sum of \$310,683,650 in Aldrich-Vreeland Currency Outstanding.

WASHINGTON, November 15.—Computed to the individual point of view. There are many cases even, especially in the little to the individual point of view. There are many cases even, especially in the little to the individual point of view. There are many cases even, especially in the little to the individual point of view. There are many cases even, especially in the little to the individual point of view. There are many cases even, especially in the little to the individual point of view. There are many cases even, especially in the little to the individual point of view. There are many cases even, especially in the little to the special way in the little to the individual point of view. There are many cases even, especially in the little to the individual point of view. There are many cases even, especially in the little to the special way in the little to the property of the special way in the little to the special way in the little way in the littl

which presumably wants the law vio-lated, though without the moral cour-

York River Line to Bultimore, 5:10 P. M. except Sunday, \$2.50 one way, \$4.50 round trip. Delightful and invigorating sail.

RICHMOND RESERVE BANK OPENS ITS DOORS TO-DAY



George J. Seay Faster

Richmond Sand and Gravel Company Seeks to Stop Use of Highland Park Sewer.

nexation-City May Be Required to Extend Big Drain for Nearly

New York of the material will result in a renewal of a circumatness who have been in moving terms on the grave of the textile industry, it is said, and celevent who life, and declarer he will be mourned in France as much as in England.

The Matanzas, owned by the New York october 7, under charter of a committee, headed by Herman A, Mere tike mourned in France as much as in England.

The Matanzas, owned by the New York and Porto Rico line, salled from New York October 7, under charter of a committee, headed by Herman A, Mere tike spiral to the the daily new the heads of the textile industry. The Matanzas, owned by the New York and Porto Rico line, salled from New York October 7, under charter of a committee, headed by Herman A, Mere tike new to the dealth of the Matanzas and Adolph Kruttroff, with the assurance of the British government in several that she would not be molested. The

of the Psalm, Except the Lord hulld the house they labor in vain that bulld it, because they furnish the justiful cation for the discussion of this topic from a Christian pulpit. To most of us, I fancy, the topic needs no justification, but some perhaps may be dubious of its propriety. To all such I would commend the principle of the company owns 131 acres of land at the dubious of its propriety. To all such I would commend the principle of the company owns 131 acres of land at the company owns 131 acres of land at the dubious of its propriety. To all such I would commend the principle of the company owns 131 acres of land at the company owns 141 acres of land at the company owns 141 acres of land at the co

The currency presented for retirement was received principally from New York. A considerable amount, however, was received from banks in illinois, Massachusetts, Pennsylvania, Maryland, Ohlo, California, Texas, Virginia and Wisconsin.

TO SPEED UP ROUTINE WORK

TO SPEED UP ROUTINE WORK

Congress Will Make Report to Complete Appropriation fills by March 4, what shall be considered a violation of certain laws and what shall not. It is, of course, known to every one that there is a law against Sunday trading; it is equally well known that it is not enforced. Who are responsible arations for speeding up the routine work of the December session of Containing the containing the containing the proceeding by any action against the town of Highland Park. The Police Board, who instruct the particular proceeding by any action against the town of Highland Park. The Police Board, who instruct the particular proceeding by any action against the town of Highland Park. The Police Board, of course—I shall the proceeding by any action against the town of Highland Park. The Police Board, of course—I shall the property of his company, and in applying for the injunction the company simply asks that the city be restrained. Personally company simply asks that the city be restrained from dumping sewage or waste matter on their land. Personally repeal Dr. Robinson said he thought the company would meet the city in any reas-onable arrangement. It simply wanted protected from an insanitary condition and he did not think it would

(Continued on Third Page.)

FIRST GREAT CHANGE

Onening of Federal Reserve Banks Marks New Epoch in Country's Financial System.

DIRECT DAMAGE IS ALLEGED READY FOR BUSINESS TO-DAY

They Begin Operations at Time When Members of Reserve Board Feel There Is Splendid Opportunity to

law from the present reserve agents of member banks.

The reserve banks begin operations at a time when members of the board feel there is an excellent opportunity to test out the system. Their ability to rediscount commercial paper has been counted upon to loosen the purse strictions of banks provide machinery for

Highland SUPPLY ABSOLUTELY

ing to the country an adequate sup-ply of the necessary credits to meet the legitimate demands of business as they develop. The supply will be ab-solutely responsive to the demand, and thus business will be freed from re-strictions and limitations from which strictions and limitations from which it has suffered in the past because it that not been able to receive at the time when most needed the credit facilities which were essential to its and 5 per cent of time deposits, while the reductions in the case af country banks are to 12 and 5 per cent, respectively. The regular and proper development. The whole country is to be congratulated."

The secretary said he was gratified with the prompt and cheerful response (Coulinged on Eighth Page.)

(Coulinged on Eighth Page.) (Continued on Eighth Page.)

PLACES CITY IN FRONT RANK AS **MONEY CENTRE**

Institution Begins Business With Total Absence of Ceremony.

PROMISES TO RESHAPE DISTRICT'S CREDIT SYSTEM

Changes in Statute to Release \$21,000,000 in Reserves Now Idle in Vaults.

MARKS NEW FINANCIAL ERA

Currency Act Will Transform Country's Credit, Says Governor George J. Seay.

In the presence of the nine members of the board of directors and a small delegation from the local banking colony, the Richmond Reserve Bank colony, the Richmond Reserve Bank will at 9 o'clock this morning throw its doors open for business. The certifi-cate authorizing it to begin operations, cate authorizing it to begin operations,

cate authorizing it to begin operations, executed by the Federal Reserve Board, arrived in Richmond yesterday, and will be posted at reserve bank quarters this morning.

The opening will be devoid of ceremony. Unostentatiously equipped, housed in a modest building in the yery heart of the financial district, the Federal Reserve Bank of the Fifth District will begin simply and with an utter absence of formality its share of the glant task of reshaping the courter the glant task of reshaping the country's credit system. OFFICERS WILL BE ADDED

AS NEEDS BECOME KNOWN
Governor George J. Seay and Federal Reserve Agent William Ingle will for some time to come be the bank's only officers. As the needs of the institution are established and become more definitely known the other necessary officers will be added. For the present the official family will consist, besides Mr. Seay and Mr. Ingle. ef a clerical force of eight or ten.

The five more important subordinate officers of the bank, who will rank with the tellers and assistant cashiers of private institutions, see: W. W. Dillard, of this city, former teller in the American Tational Bank; C. V. Blackburn, of this city, formerly with the Planters' National Bank; Frank McCauley Leeke, formerly of the Na-

McCauley Leeke, formerly of the Na-tional Bank of Commerce, Baltimore, T. J. Goodwin, formerly with the Guar-antee Trust Company of South Caro-

antee Trust Company of South Carelina, Columbia, S. C., and Thomas Marshall. Jr., formerly with the Union Trust Company, of Baltimore.

Federal reserve notes, recently printed for the local bank by the United States Bureau of Printing and Engraving, will be available either today or shortly after. These notes will be in the control of the control of

SUPPLY ABSOLUTELY

RESPONSIVE TO DEMAND

"The Federal reserve banks provide for a system of credits based upon commercial paper, thus at last seems."

REDUCES AMOUNT OF IN-

CAPITAL KEPT IN RESERVE
Under the national banking law which
Ris superseded to-day by the Federal
reserve act, national banks were required to keep reserves equalite 25 per
cent of their deposits. In the case of
banks in reserve cities, the new law
reduces the required reserve to 15 per
cent of the demand, and 5 per cent of

(Continued on Eighth Page.)